

VA RATE REDUCTION CERTIFICATION FORM

| Previous Loan: | |
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| Previous Loan Number: | |
| Loan Amount: | |
| Original Term: | |
| Monthly Payment: | |
| Interest Rate: | |
| Original Borrower Name: | |
| Original Co-Borrower Name: | |
| Proposed Loan: | |
| New Loan Number: | |
| Proposed Loan Amount: | |
| Proposed Term: | |
| Proposed Monthly Payment: | |
| Interest Rate: | |
| Borrower Name: | |
| Co-Borrower Name: | |
| Time to Recoup Closing Costs: | |
| Monthly Decrease in Payments: | |
| Total Closing Costs: | |
| Recoup Closing Costs: | Months |
| Primary Borrower Signature | Date |
| Co-Borrower Signature | Date |